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WASHINGTON, D.C. 20006-1109**MAY 17 2005**TEL 202 • 955 • 1500
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TO **NAME** Examiner Colbert/TC 3624
FIRM U.S. Patent and Trademark Office
FAX NO.: (703) 872-9306
PHONE NO.: (703) 308-7064

PAGES (INCLUDING COVER): 4

ORIGINAL TO FOLLOW IN MAIL: ☐ Yes ☒ No

FROM **NAME:** Nancy J. Flint
DIRECT DIAL: (305) 810-2522

MESSAGE **In re Application Of:** Acharya et. al. **Examiner:** Colbert
Application No.: 09/506,434 **Art Unit:** 3624
Filed: February 18, 2000 **Docket No.:** 47004.000059
Title: System and Method for Electronic Deposit of Third Party
Checks by Non-Commercial Banking Customers From Remote
Locations

In accordance with 37 CFR 1.8, I hereby certify that the attached correspondence
entitled:

1. Request for Continued Examination
2. Fee Transmittal plus duplicate

is being facsimile transmitted to the United States Patent and Trademark Office on
May 17, 2005.

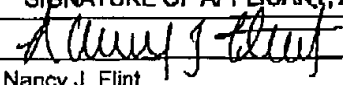
Signature:**Typed or Printed Name of Person Signing Certificate:** Nancy J. Flint**Registration No., if applicable:** 46,704**IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 202 • 955 • 1500 .****OPERATOR****DATE:**

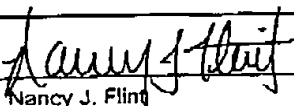
May 17, 2005

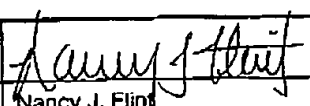
CLIENT/MATTER NAME/NO.:

47004/000059

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REQUEST FOR CONTINUED EXAMINATION (RCE) TRANSMITTAL	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Application Number</td> <td>09/506,344</td> </tr> <tr> <td>Filing Date</td> <td>February 18, 2000</td> </tr> <tr> <td>First Named Inventor</td> <td>Acharya et. al.</td> </tr> <tr> <td>Art Unit</td> <td>3624</td> </tr> <tr> <td>Examiner Name</td> <td>Colbert</td> </tr> <tr> <td>Attorney Docket No.</td> <td>47004.000059</td> </tr> </table>	Application Number	09/506,344	Filing Date	February 18, 2000	First Named Inventor	Acharya et. al.	Art Unit	3624	Examiner Name	Colbert	Attorney Docket No.	47004.000059				
Application Number	09/506,344																
Filing Date	February 18, 2000																
First Named Inventor	Acharya et. al.																
Art Unit	3624																
Examiner Name	Colbert																
Attorney Docket No.	47004.000059																
MAIL STOP RCE COMMISSIONER FOR PATENTS P.O. BOX 1450 ALEXANDRIA, VA 22313-1450																	
This is a Request for Continued Examination (RCE) under 37 C.F.R. § 1.114 of the above-captioned application. Request for Continued Examination (RCE) practice under 37 C.F.R. § 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. See Instruction Sheet for RCEs (not to be submitted to the USPTO) on page 2.																	
1. Submission required under 37 C.F.R. § 1.114 (Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).)																	
a. <input checked="" type="checkbox"/> Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.																	
i. <input type="checkbox"/> Consider the arguments in the Appeal Brief or Reply Brief previously filed on _____																	
ii. <input checked="" type="checkbox"/> Other: <u>Amendment after Final Rejection filed on April 26, 2005</u>																	
b. <input type="checkbox"/> Enclosed																	
i. <input type="checkbox"/> Amendment/Reply																	
ii. <input type="checkbox"/> Affidavit(s)/Declaration(s)																	
iii. <input type="checkbox"/> Information Disclosure Statement (including Form PTO-SB/08A and References)																	
iv. <input type="checkbox"/> Other: _____																	
2. Miscellaneous																	
a. <input type="checkbox"/> Suspension of action on the above-captioned application is requested under 37 CFR. 1.103(c) for a period of _____ months. (Period of suspension shall not exceed three months; Fee under 37 CFR 1.17(i) required.)																	
b. <input type="checkbox"/> Other: _____																	
3. Fees The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.																	
<table border="0" style="width: 100%;"> <tr> <td style="width: 40%;">a. <input checked="" type="checkbox"/> The Fees are calculated as follows:</td> <td style="width: 20%; text-align: center;">AMOUNT</td> <td style="width: 20%; text-align: center;"><input checked="" type="checkbox"/> Large Entity</td> <td style="width: 20%; text-align: center;"><input type="checkbox"/> Small Entity</td> </tr> <tr> <td>i. <input checked="" type="checkbox"/> RCE BASIC FEE</td> <td style="text-align: right;">\$ 790.00</td> <td style="text-align: right;">\$ 790.00</td> <td style="text-align: right;">\$ 395.00</td> </tr> <tr> <td>ii. <input type="checkbox"/> EXTENSION FEES</td> <td style="text-align: right;">\$ 0.00</td> <td> One-Month \$ 120.00 Two-Month 450.00 Three-Month 1020.00 Four-Month 1590.00 Five-Month 2160.00 </td> <td style="text-align: right;"> \$ 60.00 225.00 510.00 795.00 1080.00 </td> </tr> <tr> <td>iii. <input type="checkbox"/> OTHER</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> </table>		a. <input checked="" type="checkbox"/> The Fees are calculated as follows:	AMOUNT	<input checked="" type="checkbox"/> Large Entity	<input type="checkbox"/> Small Entity	i. <input checked="" type="checkbox"/> RCE BASIC FEE	\$ 790.00	\$ 790.00	\$ 395.00	ii. <input type="checkbox"/> EXTENSION FEES	\$ 0.00	One-Month \$ 120.00 Two-Month 450.00 Three-Month 1020.00 Four-Month 1590.00 Five-Month 2160.00	\$ 60.00 225.00 510.00 795.00 1080.00	iii. <input type="checkbox"/> OTHER	\$ 0.00	\$ 0.00	\$ 0.00
a. <input checked="" type="checkbox"/> The Fees are calculated as follows:	AMOUNT	<input checked="" type="checkbox"/> Large Entity	<input type="checkbox"/> Small Entity														
i. <input checked="" type="checkbox"/> RCE BASIC FEE	\$ 790.00	\$ 790.00	\$ 395.00														
ii. <input type="checkbox"/> EXTENSION FEES	\$ 0.00	One-Month \$ 120.00 Two-Month 450.00 Three-Month 1020.00 Four-Month 1590.00 Five-Month 2160.00	\$ 60.00 225.00 510.00 795.00 1080.00														
iii. <input type="checkbox"/> OTHER	\$ 0.00	\$ 0.00	\$ 0.00														
b. <input type="checkbox"/> Check in the amount of \$ _____ is enclosed. The Commissioner is hereby authorized to charge any variance between the amount enclosed and the Patent Office charges to Deposit Account No. 50-0206.																	
c. <input type="checkbox"/> The Commissioner is hereby authorized to charge the fees as indicated above, or credit any overpayments, to Deposit Account No. 50-0206.																	
SIGNATURE OF APPLICANT, ATTORNEY OR AGENT REQUIRED																	
Signature		Date	May 17, 2005														
Typed or Printed Name	Nancy J. Flint	Registration No.	46,704														

FEE TRANSMITTAL For FY 2005		<i>Complete If Known</i>	
MAIL STOP RCE		Application No.	09/506,434
		Filing Date	February 18, 2000
		First Named Inventor	Acharya
		Examiner Name	Colbert
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		Art Unit	3624
Total Amount Of Payment (\$) 790.00		Attorney Docket No. 47004.000059	
METHOD OF PAYMENT (check all that apply)			
<input type="checkbox"/> Check <input type="checkbox"/> Credit Card <input type="checkbox"/> Money Order <input type="checkbox"/> None <input type="checkbox"/> Other (Identify): _____			
<input checked="" type="checkbox"/> Deposit Account Deposit Account Number 50-0206 Deposit Account Name: Hunton & Williams LLP			
For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)			
<input checked="" type="checkbox"/> Charge fee(s) indicated below.		<input type="checkbox"/> Charge fee(s) indicated below, except for the filing fee	
<input checked="" type="checkbox"/> Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17		<input checked="" type="checkbox"/> Credit any overpayments.	
FEE CALCULATION			
1. BASIC FILING, SEARCH AND EXAMINATION FEES			
	FILING FEES		SEARCH FEES
	Small Entity		Small Entity
<u>Application Type</u>	<u>Fee(\$)</u>	<u>Fee(\$)</u>	<u>Fee(\$)</u>
Utility	300.00	150.00	500.00
Design	200.00	100.00	100.00
Plant	200.00	100.00	300.00
Reissue	300.00	150.00	500.00
Provisional	200.00	100.00	0.00
			EXAMINATION FEES
			Small Entity
			<u>Fee(\$)</u>
			<u>Fees Paid(\$)</u>
			200.00
			100.00
			130.00
			65.00
			160.00
			80.00
			600.00
			300.00
			0.00
			0.00
2. EXCESS CLAIMS FEES			
<u>For</u>	<u>Number Present</u>	<u>Highest Number Paid For</u>	<u>Extra</u>
Total Claims	20	0 x	50.00
Independent Claims	3	0 x	200.00
Multiple Dependent Claim			360.00
Total Excess Claims Fees			180.00
3. APPLICATION SIZE FEE (if the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).)			
<u>Total Sheets</u>	<u>Extra Sheets</u>	<u>No. of Each Additional 50 or Fraction Thereof</u>	<u>Fees (\$)</u>
_____ - 100 =	_____ / 50 =	_____ (round up to a whole number) x	250.00
			Small Entity
			<u>Fee (\$)</u>
			<u>Fees Paid (\$)</u>
			125.00
4. OTHER FEE(S)			
<input type="checkbox"/> Non-English Specification (no small entity discount)		130.00	<input type="checkbox"/> Utility Issue Fee (or Reissue) (including Publication Fee, if necessary)
<input type="checkbox"/> Surcharge - late filing fee or oath			<input type="checkbox"/> Design Issue Fee
<input type="checkbox"/> Surcharge - late provisional filing fee or cover sheet			<input type="checkbox"/> Plant Issue Fee
<input type="checkbox"/> _____ Month Extension of Time			<input type="checkbox"/> Petition to Commissioner
<input type="checkbox"/> Submission of Information Disclosure Statement			<input type="checkbox"/> Petition to Revive (Unavoidable)
<input type="checkbox"/> Notice of Appeal			<input type="checkbox"/> Petition to Revive (Unintentional)
<input type="checkbox"/> Request for Oral Hearing			<input type="checkbox"/> Petitions Related to Provisional Applications
<input type="checkbox"/> Filing Brief in Support of Appeal			<input type="checkbox"/> Recording Each Patent Assignment Per Property
<input type="checkbox"/> Filing Submission After Final Rejection			<input checked="" type="checkbox"/> Other (specify) Request for Continued Exam. 790.00
SUBMITTED BY			
Signature			Registration No. 46,704
Typed or Printed Name	Nancy J. Flint		Telephone (305) 810-2522
			Date May 17, 2005

FEE TRANSMITTAL For FY 2005 MAIL STOP RCE		<i>Complete If Known</i>		
		Application No.	09/506,434	
		Filing Date	February 18, 2000	
		First Named Inventor	Acharya	
		Examiner Name	Colbert	
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		Art Unit	3624	
Total Amount Of Payment (\$)		790.00	Attorney Docket No.	47004.000059
METHOD OF PAYMENT (check all that apply)				
<input type="checkbox"/> Check <input type="checkbox"/> Credit Card <input type="checkbox"/> Money Order <input type="checkbox"/> None <input type="checkbox"/> Other (identify): _____ <input checked="" type="checkbox"/> Deposit Account Deposit Account Number 50-0206 Deposit Account Name: Hunton & Williams LLP For the above-identified deposit account, the Director is hereby authorized to: (check all that apply) <input checked="" type="checkbox"/> Charge fee(s) indicated below. <input type="checkbox"/> Charge fee(s) indicated below, except for the filing fee <input checked="" type="checkbox"/> Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 <input checked="" type="checkbox"/> Credit any overpayments.				
FEE CALCULATION				
1. BASIC FILING, SEARCH AND EXAMINATION FEES				
	FILING FEES		SEARCH FEES	EXAMINATION FEES
		Small Entity	Small Entity	Small Entity
Application Type	Fee(\$)	Fee (\$)	Fee(\$)	Fee (\$)
Utility	300.00	150.00	500.00	250.00
Design	200.00	100.00	100.00	50.00
Plant	200.00	100.00	300.00	150.00
Reissue	300.00	150.00	500.00	250.00
Provisional	200.00	100.00	0.00	0.00
				600.00
				300.00
				0.00
				0.00
2. EXCESS CLAIMS FEES				
	For	Number Present	Highest Number Paid For	Extra
			Paid For	Fees (\$)
Total Claims			20	0 x
Independent Claims			3	0 x
Multiple Dependent Claim				360.00
Total Excess Claims Fees				180.00
3. APPLICATION SIZE FEE (if the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).)				
	Total Sheets	Extra Sheets	No. of Each Additional 50 or Fraction Thereof	Fees (\$)
	- 100 =	/ 50 =	(round up to a whole number) x	250.00
				125.00
4. OTHER FEE(S)				
<input type="checkbox"/>	Non-English Specification (no small entity discount)		130.00	<input type="checkbox"/> Utility Issue Fee (or Reissue) (including Publication Fee, if necessary)
<input type="checkbox"/>	Surcharge - late filing fee or oath			<input type="checkbox"/> Design Issue Fee
<input type="checkbox"/>	Surcharge - late provisional filing fee or cover sheet			<input type="checkbox"/> Plant Issue Fee
<input type="checkbox"/>	____ Month Extension of Time			<input type="checkbox"/> Petition to Commissioner
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<input type="checkbox"/>	Filing Brief in Support of Appeal			<input type="checkbox"/> Recording Each Patent Assignment Per Property
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SUBMITTED BY				
Signature			Registration No.	46,704
Typed or Printed Name	Nancy J. Flint		Telephone	(305) 810-2522
			Date	May 17, 2005